

# FINANCIAL WELLBEING WORKSHOP CONTENT

<p><b>Pre- Workshop</b></p>	<p>Financial Wellbeing Survey, Money Personality Quiz, Money Story exercise</p>
<p><b>Core Workshop Content Covered</b></p>	<ul style="list-style-type: none"> <li>• Understand what ‘financial wellbeing’ is</li> <li>• Why financial wellbeing is so important to our overall wellbeing</li> <li>• The impact of financial stress</li> <li>• Unpack the concepts of financial wellbeing and choice</li> <li>• Reflect on the prework exercises - Money personality and Money story, why we behave the way we do, highlighting cultural and family views of money. Being aware of negative or constraining relationships with money as barriers</li> <li>• Raise the importance of a compelling goal to drive action and having a vision for the short and long term</li> <li>• Introduce how to assess your financial position including income, expenses, assets and debts</li> <li>• Explore how to know your true expenses and whether you have a surplus or shortfall after your cost of living, and why this is important</li> <li>• Discuss the importance of how surplus is used to achieve goals</li> <li>• Discuss the exercise of discovering the surplus/shortfall and what to do with the result</li> <li>• Understand and recognise opportunities to improve your financial position with actions and decisions</li> <li>• Provide insight on how to build a financial wellbeing plan and increase resilience</li> <li>• Discuss how to make mortgages more efficient</li> <li>• Talk about how to set up a new bank account system to support achieving goals</li> <li>• Explore how to increase your level of financial education</li> <li>• The importance of taking action and knowing what could hold you back</li> <li>• Encouragement to share the journey with others and paying it forward</li> </ul>
<p><b>Post- Workshop Tasks</b></p>	<ul style="list-style-type: none"> <li>• Spending Review exercise - To review your spending and know your exact amount left over after your cost of living. To consider your financial position and know how to change it</li> <li>• Values exercise - To understand what drives your values</li> <li>• Vision and Goals exercise - To write your financial goals in alignment</li> <li>• Review bank accounts and structure exercise</li> <li>• Provide optional feedback on the session</li> </ul>
<p><b>Post- Workshop Support</b></p>	<ul style="list-style-type: none"> <li>• Free 60 minute 1:1 Home Loan Optimisation Education Session</li> <li>• Free 20 minute 1:1 Financial Wellbeing Support Call</li> <li>• Receive 3 emails over 3 weeks encouraging participants to continue their journey of financial wellbeing and providing the tools and resources</li> </ul>

